

# The Index 2021

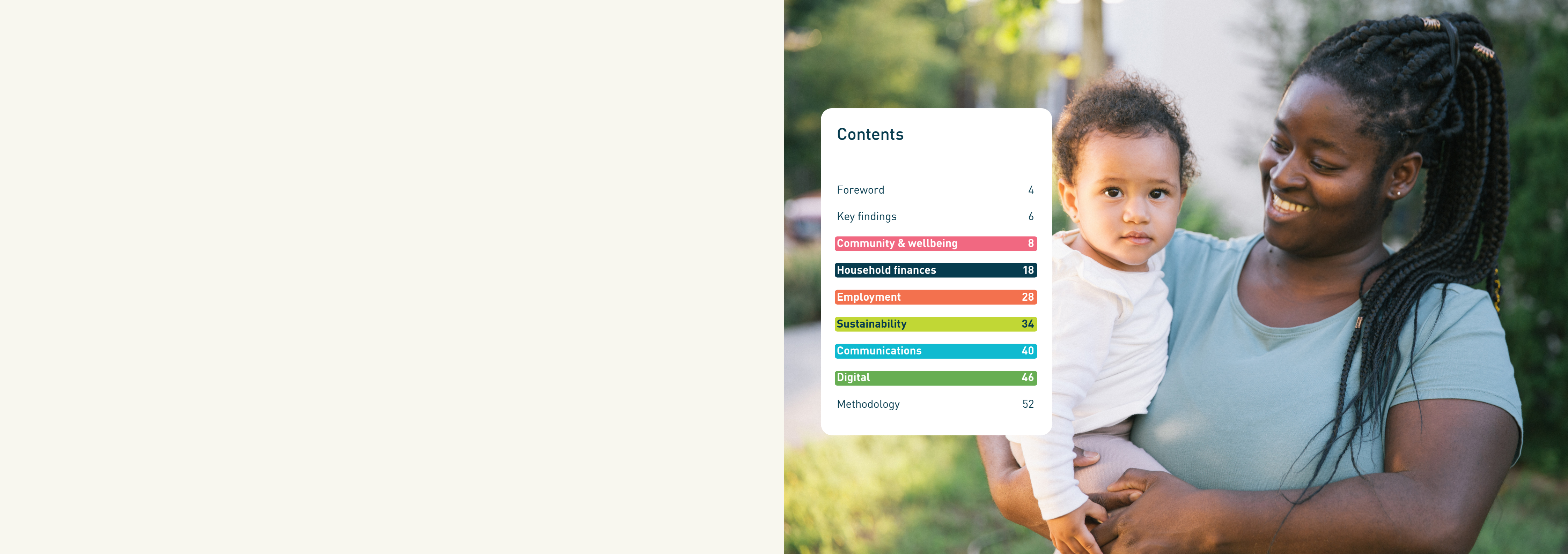


**CLARION**  
HOUSING GROUP

Findings from Clarion's  
**annual behavioural insights survey**







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# Foreword from Clare Miller, Group Chief Executive

Clarion’s core social mission is to support residents and provide sustainable, affordable homes; we want to provide the very best possible services to our residents and ensure we are building homes and communities they want to live in.

This report (now in its tenth year) provides a summary of results from our annual survey of 2,000 Clarion renters and shared owners. Randomly selected residents are recruited for a short telephone interview, which is conducted by Enventure Research on our behalf to ensure findings are independent and robust.

It has been a difficult year and it has sometimes been a challenge to deliver services. As Group Chief Executive, I would like to thank all of our residents



who have taken part in this, and our other surveys, for so generously giving us their time. We are learning from the experiences of the last 18 months, and hearing directly from residents helps enormously so I am very grateful.

I always take a keen interest in this research and I open this report by

reflecting on some of the most compelling findings and set out how this will help influence the service we deliver as we progress over the next 12 months.

## Community continues

During the past 18 months, through lockdowns and home schooling, isolation rules and illness, we saw the true value of community. A third of all our residents were advised to shield at the height of the pandemic and we know that many have health vulnerabilities. I was delighted to see neighbourhoods pull together, many supported by our tenancy sustainment teams and Clarion Futures projects, and it is heartening that our residents continue to feel very positive about their communities. The percentage of residents who said they feel they belong in their neighbourhood remains high at 85%, and 87% agreed that they had access to everything they needed locally.

## Sustainability and climate change

As attention starts to focus on the outcomes from the 26th UN Climate Change Conference of the Parties

(COP26) in Glasgow 2021, businesses and governments are looking closely at how they can work together towards achieving net zero carbon. We have set out ambitious plans in our first Clarion Sustainable Development Roadmap to 2025, and are committed to addressing climate change and sustainability across all of our operations. I was therefore encouraged to learn that residents share our concerns about these issues with two-thirds (67%) saying that climate change is important to them personally. The survey found that residents are also engaging in behaviours that align with this as 80% of households say they recycle all, or most, of their recyclable waste.

## A new reality

The pandemic has affected the lives of everyone, but the findings in The Index and in our focussed reports on the impact of Covid-19 on residents show, not all residents have experienced it in the same way; neither are they all bouncing back evenly. At the time of the survey, a worrying 39% of young residents (18-24) were unemployed, having been among the most likely to have been furloughed or lost their job as a result of the pandemic.

The finding that 73% of young people are in receipt of Universal Credit means that not only are they on low incomes, but the £20 per week reduction in the payment from October will disproportionately impact on this group too. While I am encouraged by the work of Clarion Futures in spearheading the housing sector Kickstarter programme, more will be needed – from government, industry and society - to ensure this cohort do not get left behind amid any post-pandemic recovery.

## Our priorities for the next 12 months

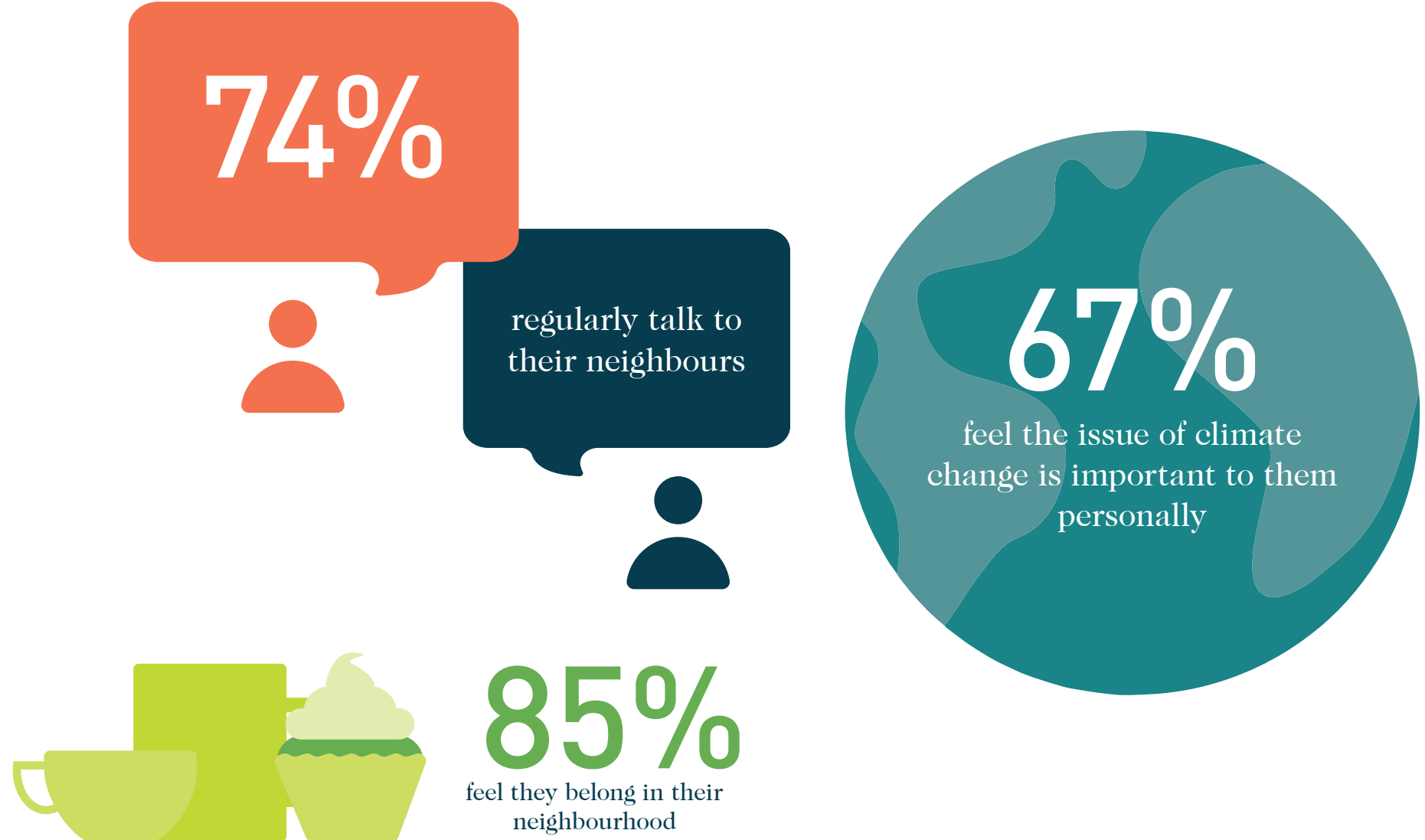
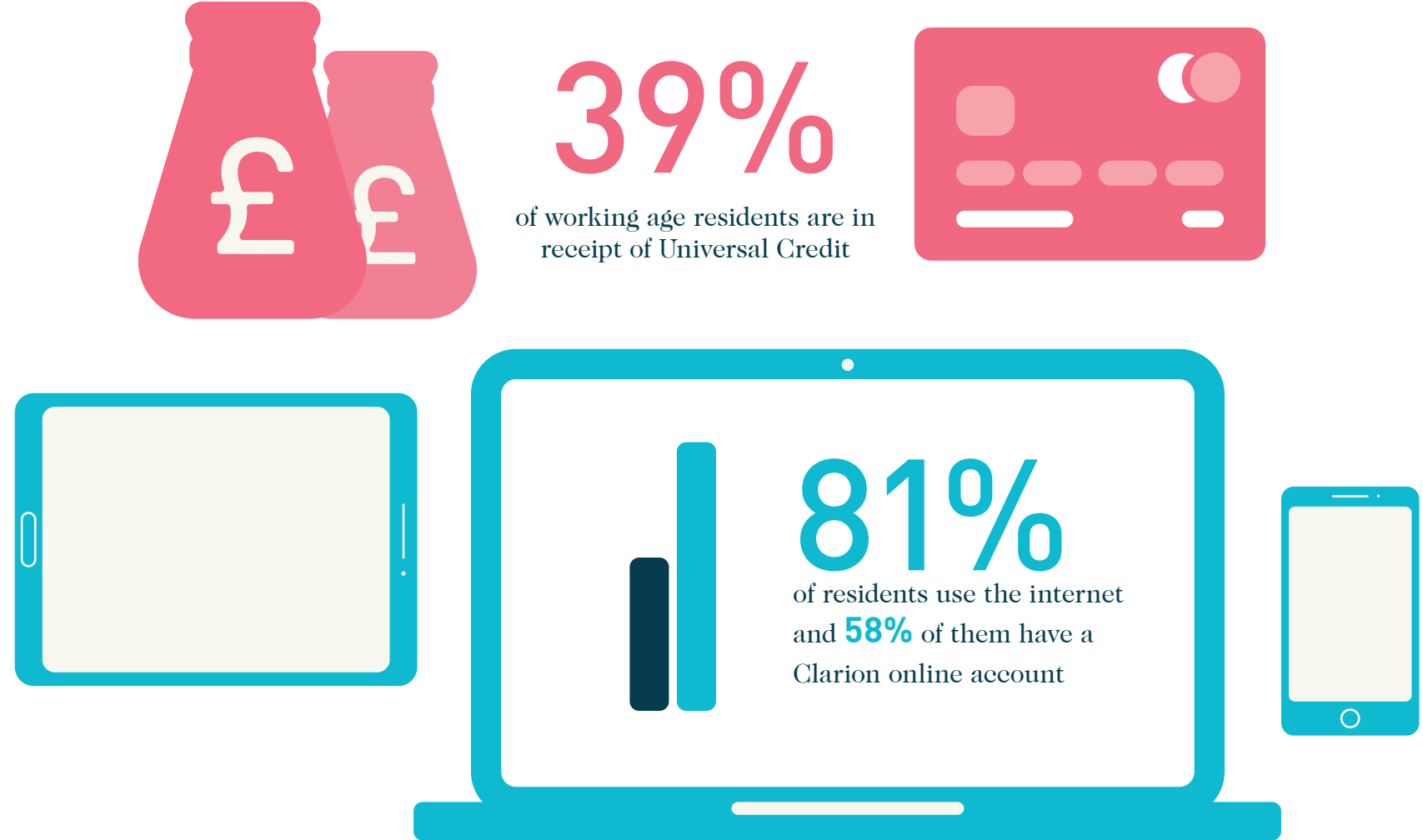
We want to continue to provide the right support to our residents where it is most needed. Recognising that the pandemic and the challenges it brings are far from over, we want to use what we learn from this research to direct our work. We can target our employment services to those most likely to be out of work or in insecure jobs; focus financial guidance to those facing cuts to benefits and unmanageable increases in the cost of living; and offer intensive tenancy sustainment support to the most vulnerable. We also want to continue

to build high quality homes that people want to live in, in thriving communities, meeting the needs of our planet as well as our people. Our development roadmap will set out our path to zero-carbon and reinforce our commitment to enhance biodiversity, creating developments that positively impact the local environment.

Despite the ongoing impact of Covid-19 on families and businesses, Clarion will continue to provide as much support as we can to our residents and communities. This year’s Index highlights a wide range of challenges faced by our residents, but also reflects their resilience in the face of these. I hope you enjoy reading it in detail.

**Clare Miller**  
Group Chief Executive

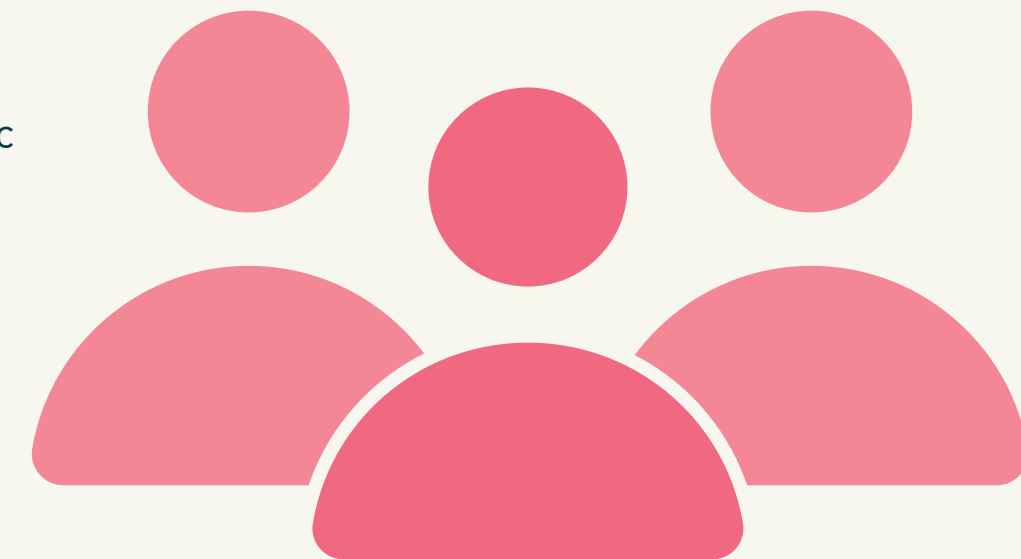
Key findings





# Community & wellbeing

Community relationships and the neighbourhoods where they play out are the setting for shared experiences and our collective health and wellbeing. The pandemic highlighted the importance of community and while Clarion residents consistently report high levels of satisfaction and belonging in their neighbourhoods, both of these peaked last year.



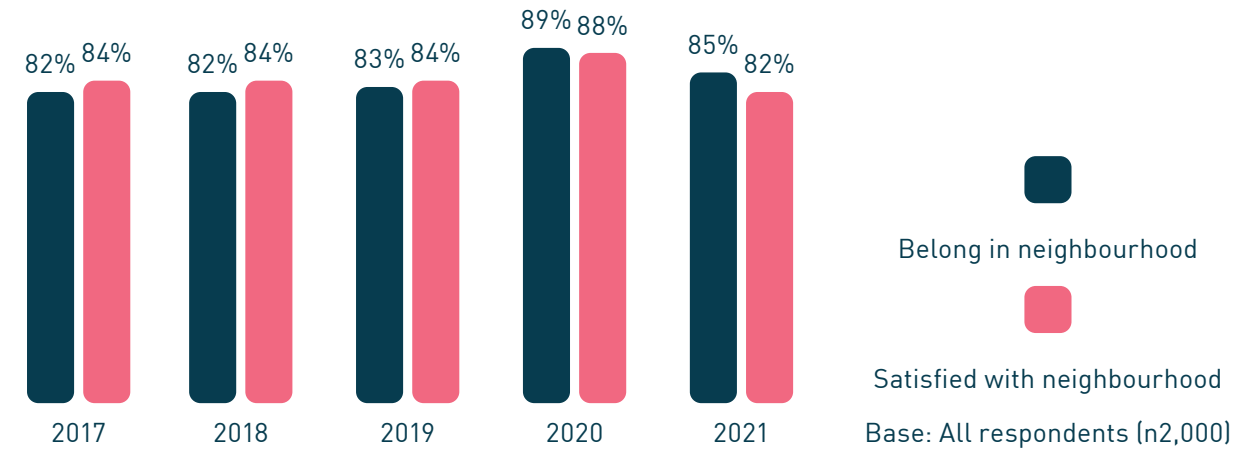


Community & wellbeing

Our 2020 survey was carried out during the early months of the pandemic when there was a heightened sense of community across the country. People were coming together to support each other and especially their vulnerable neighbours who had to shield and isolate.

We saw an increase in positive sentiment in many of our annual community measures last year. Now things are returning to ‘normal’ it appears these feelings may have dissipated slightly as the ratings start to return to – still very high - pre-pandemic levels (figure 1).

Figure 1: Satisfaction with neighbourhood and sense of belonging over time



Satisfaction with neighbourhood is highest in our youngest residents, with 90% of those aged 18-24 being very or quite satisfied. Those just a bit older, 25-34 are least likely to say they are satisfied (77%) while geographically, residents in the East and South regions were most satisfied (84%), and those in North London significantly less so (78%). Residents with

a disability are less likely feel they belong (81%) than those without (88%).

Shared owners are significantly more likely to feel they belong in their neighbourhood than renters (93% vs 85%) which may be connected to the commitment they have made to an area by purchasing a home there.

At the start of the pandemic, 92% of residents agreed that they had access to everything they needed in their area – an important result while movement and travel were severely restricted. This has fallen slightly to 87% in 2021 (-5%) suggesting that perhaps longer term, some needs cannot be met locally. Residents with a disability are significantly less likely to have access to what they need locally than those without (83% vs 90%) – perhaps because they have more complex needs that require services further afield, or perhaps because accessing even local services is problematic.

A greater fall is seen when we look to residents’ views of their future needs; last year 70% of residents felt their community would meet their needs in a decade, this year this has dropped to only 54%. Much has been written about people reassessing their lives during the pandemic, resulting in an outflow of people from cities, seeking a different life, and this shift may be a reflection of these changing priorities. Our youngest residents are most sure that their community will offer them what they need in a decade’s time (71% of those aged 18-24), but this decreases steadily with increasing age to only 47% of those 65 and over. There is also some variation across

the regions, with North London residents least likely to agree (44%), compared to 60% of those in the South region.

Now around a quarter of those aged 25–65 think their community will not offer what they need in ten years’ time, and so may be looking to move to solve their anticipated unmet future needs. Uncertainty about this also increases with age, up to a third of those of retirement age (who may be factoring potential age-related health issues in to their thinking) saying they did not know if their community will offer what they need in the future.

Three quarters of residents regularly talk to their neighbours.

One figure which changes little year on year is the proportion of residents who talk regularly to their neighbours. This year the figure (74%) is fairly consistent across age groups and regions, though is lower among people with a disability (71%), who are also less likely to feel they belong in the neighbourhood.





## Receiving a fair share of resources

For the first time we asked residents if they felt their area receives its fair share of resources, particularly when thinking about other areas nearby. Around half (54%) of residents felt their area receives about the same; a quarter (24%) felt they receive less, and only 9% said they feel they receive more.

Residents in London and the South were most likely to feel that other areas receive more resources than them (26%) compared to those in the East (20%) and the North (23%). This contrasts with a recent Survation poll<sup>1</sup> of residents in 'left behind' areas of the UK, including the 'red wall' seats of the North where four in ten people (43%) said their area was getting less resource than others.

## Volunteering

12% of residents said they have volunteered in the last year, a similar proportion to previous years. Residents aged 35-54 are slightly more likely to do so than those who are older or younger (14%). Of those who have volunteered in the last year, nearly two in five (38%) said it was related to the coronavirus pandemic.

According to the government's latest national Community Life Survey<sup>2</sup>, 37% of people said they took part in formal volunteering at least once in the last year. But 88% of Clarion residents have not volunteered in the last year. For nearly half of those (47%) they could not volunteer because they lack the time or have other commitments. This is the case for 70% of those aged under 35 who said they have not volunteered recently. More women (52%) said this than men (39%), perhaps because of caring responsibilities that we know disproportionately fell on women during the pandemic.

Older residents are more likely to say they do not volunteer due to health or disability concerns (45% of those aged 55 and over).

## Wellbeing

Our survey last year ran during a time of unprecedented challenges to people's wellbeing – many people were stuck at home, unable to exercise or socialise, causing stress on themselves and their relationships. This year, when the survey ran, there was some optimism about re-opening and the successful vaccine rollout, but concern about new variants meant continued uncertainty.

The Office for National Statistics which has been tracking the nation's wellbeing during the pandemic, reported that overall, wellbeing scores in 2020 were lower than for the comparable period in 2019. This year personal well-being measures remained stable with 2020, but all remain worse than their pre-pandemic levels. For instance<sup>3</sup>, one in six adults experienced some form of depression in summer 2021, compared with one in ten before the pandemic.

## Coping with the pandemic

Last year 86% of residents felt they were coping well during the pandemic, with women and older residents less likely to feel this way. This year, overall the figure has decreased to 80%, suggesting the length of the pandemic is taking a toll. Now there is no significant difference between men and women feeling they are coping well – levels for both have decreased, but more so for men and this has reduced the gap.

Residents more likely to say they are coping well with the pandemic are:

- Those in paid work vs those who are not (89% vs 75%)
- Those of retirement age vs those of working age (87% vs 79%)
- Residents without a disability vs those who reported a disability (87% vs 74%)

The ability to cope seems closely linked to the financial impact of the pandemic. We see lower levels among residents of working age who are not in work, and residents who said the pandemic had a negative impact on their finances (30% of those who experienced a negative impact were not coping well, compared to 10% of those who had a positive or no impact).



[1] 'Left behind areas', Survation poll for Local Trust, October 2020

[2] Community Life Survey, 2019/20

[3] Annual Population Survey, ONS, June 2021



Loneliness

Loneliness has been identified as a key predictor for not coping well with the pandemic – feelings of connectedness are vital for wellbeing, particularly in times of crisis. The Office for National Statistics measures loneliness as part of their wellbeing dashboard and we do so in the same way for comparative purposes. A small percentage of our residents say they are always or often lonely (12% this year up from 8% last year and 10% in 2019) but this is higher than the GB population as a whole (7.2% in February 2021<sup>4</sup>).

The ongoing isolating effect of the pandemic means that this year, for the second year running, more people said they felt at all lonely than in previous years (56% vs 54% in 2020 vs 46% in 2019).

Last year, our youngest residents were far more likely to report feeling lonely (76%) than those older than them and fortunately this has dropped dramatically (51% of those 18-24). Now although there are differences between the age groups, they are not so vast, currently ranging from 45% of those 35-44 to 60% of those 55-64 feeling lonely.



We have seen before that one of the strongest differentiators in this measure was presence of a disability – residents with a disability are three times as likely to always or often feel lonely (21%) than those without (7%), a gap which has widened since last year.

36% of residents consider themselves to have a disability.

We continue to see a strong correlation between loneliness and how people are coping during the pandemic: those who felt lonely struggled more during the pandemic; those who struggled during the pandemic felt lonely. A third (33%) of those residents who said they were not coping well said they were always or often lonely, compared to 9% of those who said they were coping well. This gap has also widened since last year.

These findings highlight the importance of the community work of our charitable foundation, Clarion Futures, as well as

the support offered by frontline housing teams to engage residents and help build relationships. Our new befriending scheme, Lend an Ear, links up residents who feel lonely to local volunteers to provide companionship and comfort.

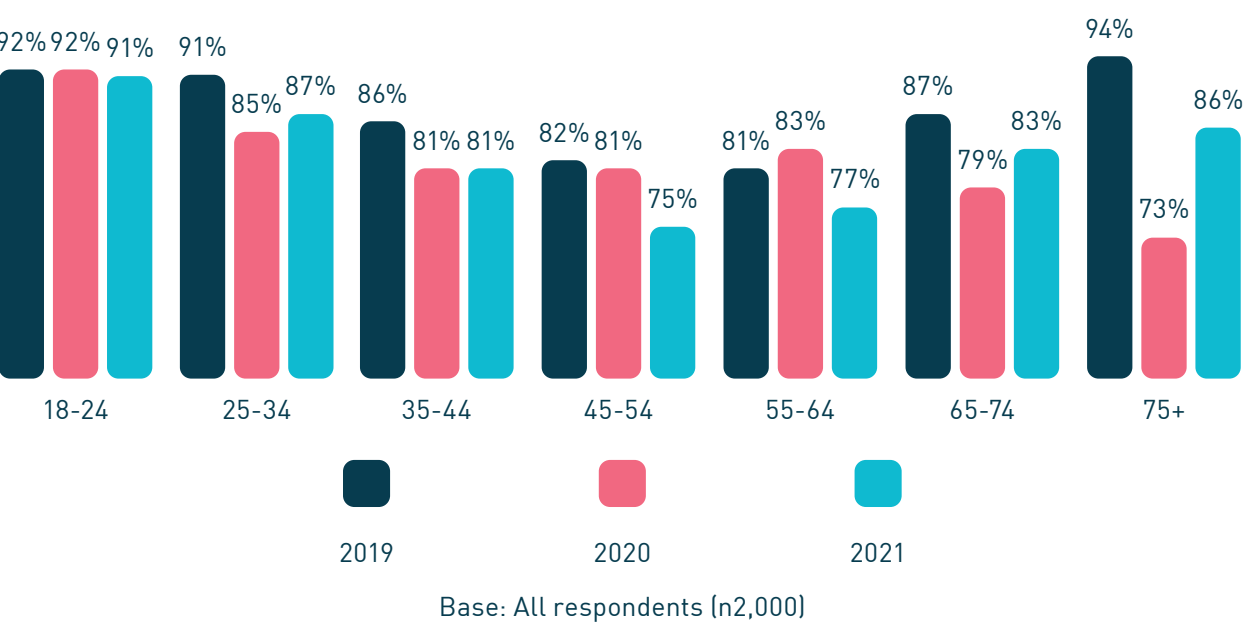
Feeling in control

We saw an interesting change in the pattern of residents feeling in control of what happens in their life last year: it dropped overall, but much more significantly in older age groups, who were shielding and more vulnerable to the virus. This year, the overall figures has remained the same as last year at 82%, significantly lower than previous years, but the older age groups have recovered (figure 2).

This year residents aged 45-54 are less likely to agree (75%) they feel in control when compared with younger (88% of those 18-34) and older residents (85% of those 65+).

The pandemic continues to have an impact; only 62% of people who reported they were not coping well during the pandemic said they felt in control of their

Figure 2: Percentage of residents feeling in control of what happens in their life, by age and year

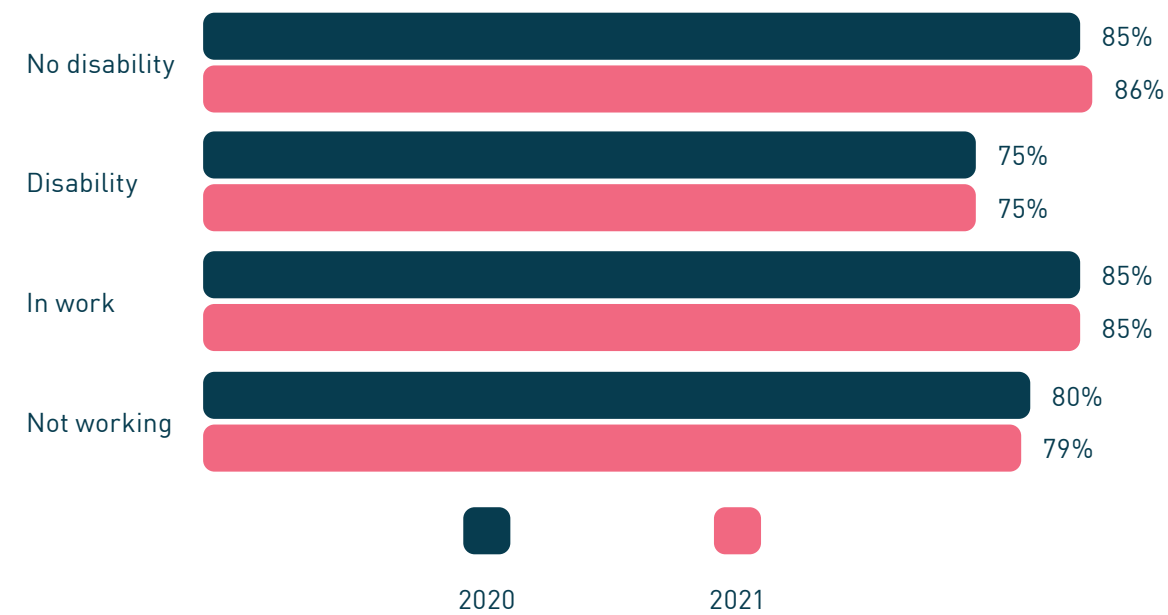


lives, compared to 86% of those who said they were coping well.

We have seen consistently over previous years' surveys that people with a disability and people not in paid work tend to feel less in control of their lives. Feelings of control have dropped across each of these groups by around 5 percentage points last year and remain the same now (figure 3).



Figure 3: Percentage of residents agreeing with the statement 'I feel in control of my life', by key demographics



Base: All respondents (n2,000)



# Household finances

In The Clarion Index 2020 we saw how the Covid-19 pandemic and lockdown in the UK was having an impact on our residents' household finances. This year, things have started to return towards pre-pandemic levels across some of the measures we use, but the recovery, like the initial impact, is not being felt evenly. Consistently we see young people and working age families struggling the most, with older residents generally more insulated from the financial shocks of furlough, reduced hours and job losses, through comparatively steady pension incomes.





## Household finances

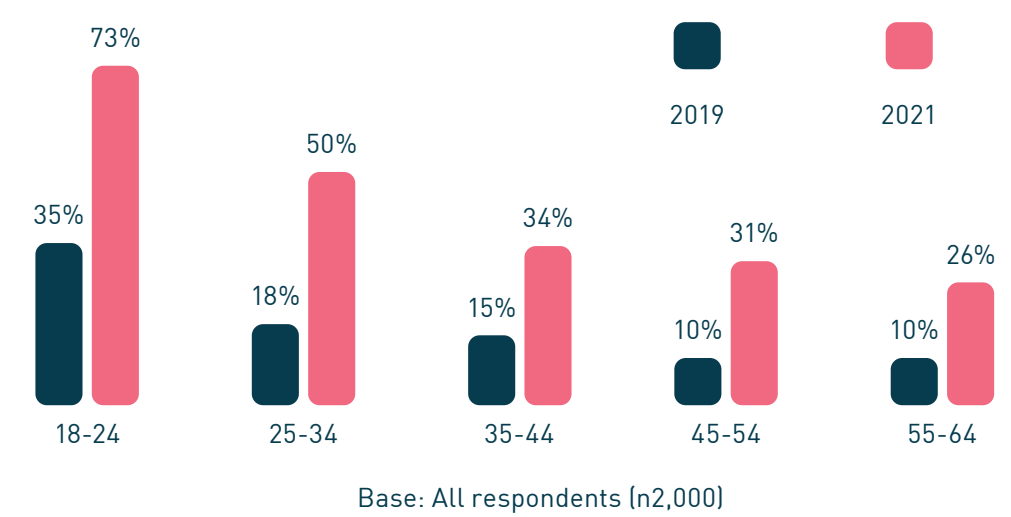
### Universal Credit

Residents in Clarion homes tend to be on low incomes with the average annual income of a new Clarion tenant just under £15,000. Between 2016 and 2019, we consistently found that those impacted by welfare reforms – working age households in need of support – have faced the worst financial difficulty among Clarion residents. In March 2020, the government announced a temporary increase to Universal Credit and the Working Tax Credit allowance equivalent to £20 a week. Deductions following any overpayments of benefits were also paused. In spite of this additional support, last year saw several existing inequalities exacerbated as the negative financial impacts of Covid-19 still disproportionately affected working age households, particularly those with a disability or children at home.

A third (33%) of Clarion households now say they are in receipt of Universal Credit, a significant increase from the last pre-pandemic 2019 survey where it was 14% overall. Strikingly, 73% of residents aged 18-24 are now on Universal Credit, up from 35% in 2019.

Also, nearly half (47%) of households with children are in receipt of the benefit, up from 19% in 2019. This means that any changes to Universal Credit will impact our young people and families in particular.

Figure 4: Proportion of households in receipt of Universal Credit by age band and year pre and post 2020

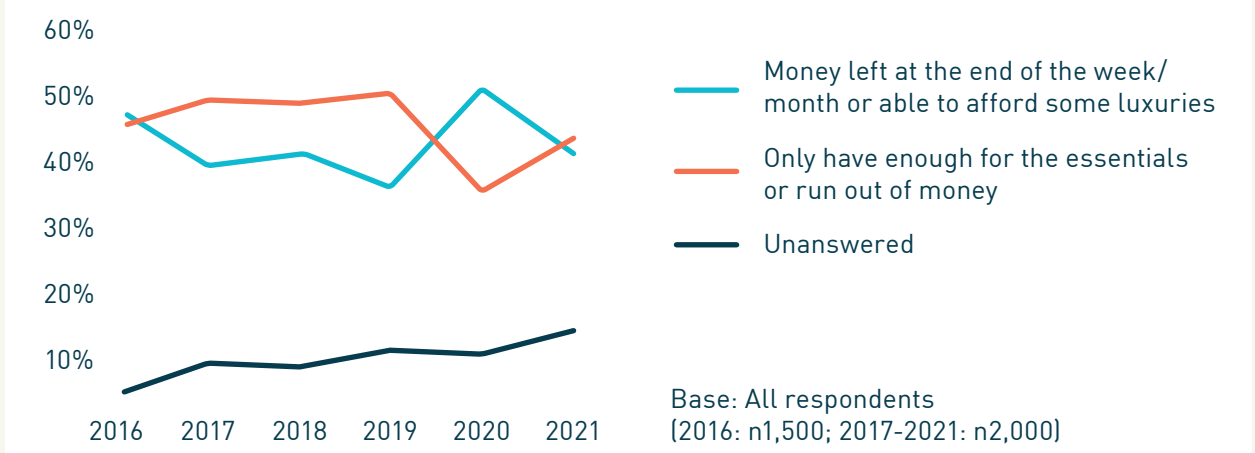


### Household budgets

Last year, over half (52%) of our residents said they could afford some luxuries, or even have money left over at the end of the week or month. This year that figure has dropped significantly to 41%, and there has been a corresponding rise in the proportion of people saying they either only had enough money for the essentials, or that they ran out of money before the end of the week or month (36% to 44%). This marks a significant increase in the proportion of households with no financial buffer, should they experience even a minor income or expenditure shock. Overall, 15% of residents said they tended to run out of money before the end of the week or month (up from 10% last year but below 2019 figure of 21%) with those of working age significantly more likely to run out of money (18%) than those aged 66 and over (6%). Residents who told us they have a disability were also more likely to report running out of money (19%) than those who did not (13%).

Between 2016 and 2019 there was a steady worsening of household finances among residents, with more having enough only for essentials or running out of money and fewer able to afford some luxuries or

Figure 5: Household budget management over time



having money left at the end of the week or month. This trend was disrupted in 2020, when suddenly those households struggling day-to-day dropped significantly and the proportion of residents managing well increased.

As we noted in last years' report, for those claiming Universal Credit and just getting by, the additional £20 a week from March 2020 could be sufficient to move them from affording only the basics to managing to buy some non-essential items too. However, this does not explain the shift entirely, as this additional funding was still in place when the 2021 survey

was carried out, and as the chart [above] shows, we see household budgets starting to return to their previous pattern. The stricter lockdowns and furlough of 2020 may also have contributed what we can now see as a positive 2020 spike, since not only were the lowest incomes topped up by £20 a week, but for some, spending on things like travel to work and school trips fell off. This is not to say that Clarion residents were suddenly comfortable and able to spend casually; the well-documented savings made by more affluent groups over lockdown is not what we are seeing here. How the pandemic has affected people's spending, saving and



debt is explored in the Centre for Cities report<sup>5</sup>, recently published in partnership with Clarion. This highlights how those on lower incomes had less to trim from their spending in lockdown, as most of their expenditure was already essential. Marginal savings on things connected to attending school, for example, are not the same as those savings made by those no longer attending theatres, restaurants and sporting events, who saved significant sums as these options were removed.

Although it has happened gradually, an increasing number of residents are choosing not to answer this question with 15% not providing an answer this year. This may reflect an increase in sensitivity around discussing money management, as other questions in the survey have maintained relatively flat levels of around 5% refusal per question. If this trend continues, we may need to consider asking different questions that feel less intrusive to understand how household budgets are changing.

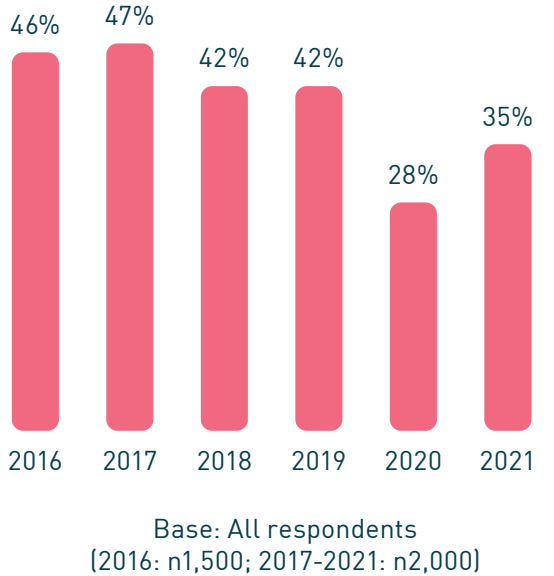
Worrying about money

Last year 28% of Clarion residents said they were worried about money issues, but this year the proportion has increased to 35%. While that sounds like a significant increase – and it is – the longer-term trend data in figure 6 provides some context. This suggests that the 2020 result was uncharacteristically low, as 42% of residents had been worried about money in the previous two years. With lockdown concerns – such as health and home schooling – it is understandable that money may have slipped down the worry list for residents at the height of the pandemic.

The increase in worry about money overall, compared to 2020, could be linked to the longer-term financial impact of the pandemic starting to be realised. Or, it may reflect a renewed attention on money issues as people start to feel less worried about other issues such as their families’ health as vaccines are rolled out and things are starting to open up.

While overall levels of worry have varied, those who are most worried about money remain consistent with previous years. Groups reporting significantly higher

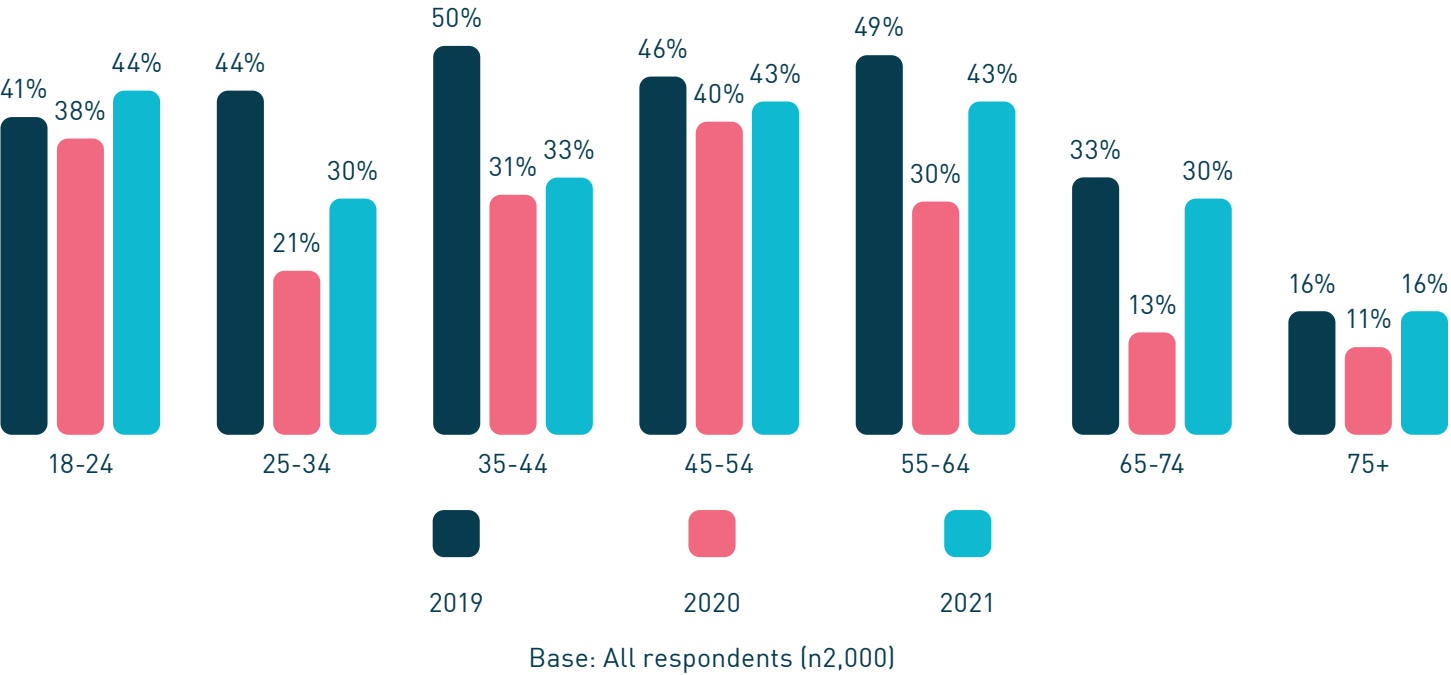
Figure 6: Proportion of residents worried about money, over time



levels of worry about finances include those with children living at home (37% vs 33% without) and working age residents (38%) than the over 65’s (20%). Similarly, those with a disability are significantly more likely to worry (40%) than those without (32%). Female residents are slightly more likely to be worried (36%) than men (32%)

Given the government talk of removing the £20 a week uplift at the time of this years’ survey, it is perhaps unsurprising

Figure 7: Percentage of residents worried about money, by age and year



that the group most worried about money (46%) are those receiving Universal Credit. Of course, some residents will feature in more than one grouping since a tenancy holder might have a disability, be female, and also be in receipt of Universal Credit, for example.

As figure 7 shows, money worries dipped for all age groups during the first lockdown of the pandemic. The only age group now more likely to be worried about money

than in 2019, are those aged 18-24; the group who saw the smallest dip initially – perhaps being less worried about the virus itself at the time - and who have borne the brunt of changes in employment, so are set to be impacted by the reduction in Universal Credit.

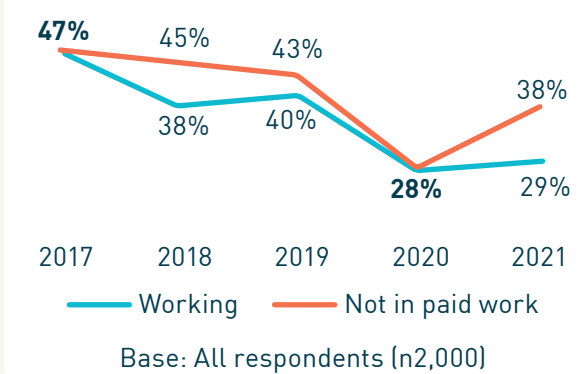
Last year, the gap between how worried about money people were, depending on whether they were in paid work or not, disappeared as money worries for both

groups fell. If the reduction in worry about money were linked solely to worry about other things, we might expect both groups to bounce back together in 2021. However, in the summer of 2021 there was no statistically significant change in how likely those in paid work were to be feeling worried about money – this has remained low at 29% - but there was a 10-percentage point jump among those not in employment (38%).

[5] ‘An uneven recovery?’, Centre for Cities, June 2021



**Figure 8: Percentage of residents worried about money issues over time**



The 2021 survey results show quite starkly just how the removal of much-needed support has already started to impact on the poorest families.

### Food poverty

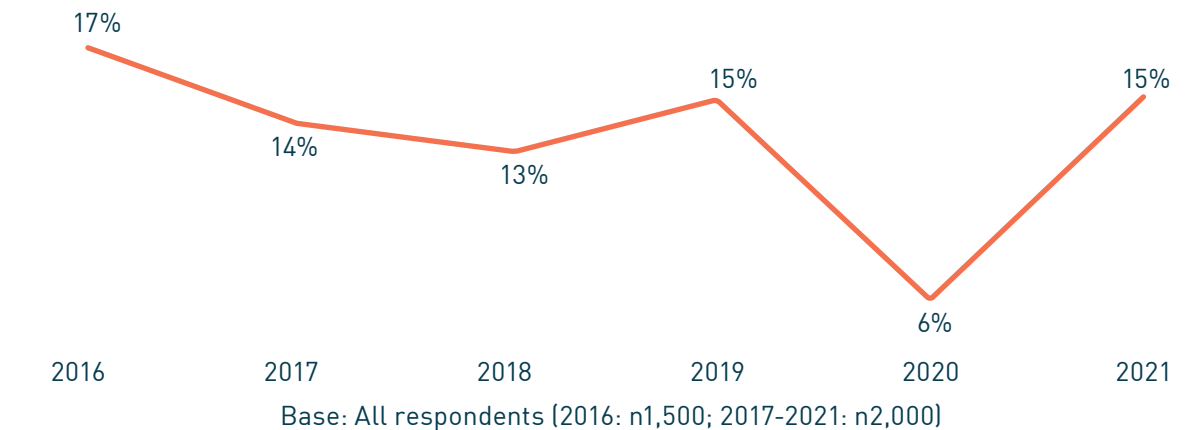
Food poverty is defined as the inability to afford, or to have access to, food to make up a healthy diet. The dramatic fall in the proportion of residents going hungry in 2020 was a welcome finding of The Clarion Index 2020 but sadly this has not been sustained.

Food poverty is one of the starkest indicators of a wider experience of poverty; families who are not eating are almost certainly going without other essentials. Clarion Futures Money & Digital have made tackling food poverty a key priority of their work by supporting food banks, pantries and cooking schools. During lockdown, Clarion Futures' Covid response fund gave assistance to some 14,000 households suffering from food poverty. It is particularly worrying to see the proportion of residents going without food returning to pre-pandemic levels that suggests that the need for food provision made available – by government,

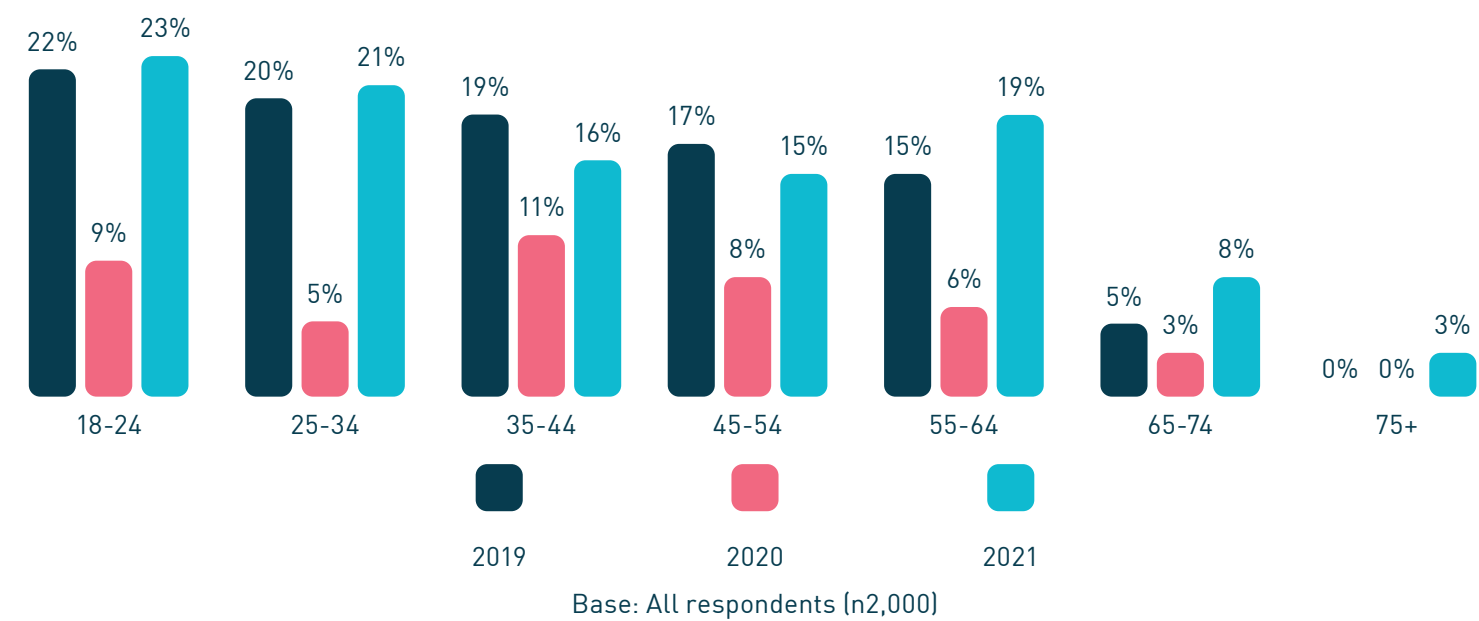
### Poverty and pandemic effects

Last year we saw an encouraging reversal in the previously worrying trend that more and more households had been struggling to make ends meet. Following years of austerity and cuts and caps on benefits, in 2020, government increased support for our most vulnerable citizens. Last year our report noted that this change of tack was as essential as it was welcome. However, we also expressed concern that this increase in support was due to be time-limited. We argued that benefits should remain at a level that people could live on.

**Figure 9: Proportion of residents who went without food because they could not afford it in the past year**



**Figure 10: Percentage of residents going without food, by age and year**



businesses, charities and community groups - during the pandemic remains.

As both figures 9 and 10 show, the 2020 survey findings record a notable dip in households going without food across the age groups who previously struggled most with food poverty. Contrary to any perception that food poverty is something that primarily affects the elderly, the age profile of food poverty remains skewed towards those of working age. Over a quarter (26%) of those receiving

Universal Credit went without food because they could not afford it in the last year, compared to 10% of residents not receiving the benefit. Those with children at home were more likely to be going without food than those without (19% vs 14% respectively), and residents with a disability were also more likely to have gone without food (23% vs 11% without).

Prior to Covid-19, there had been a marked increase in the use of food banks as well as going without food. Perhaps

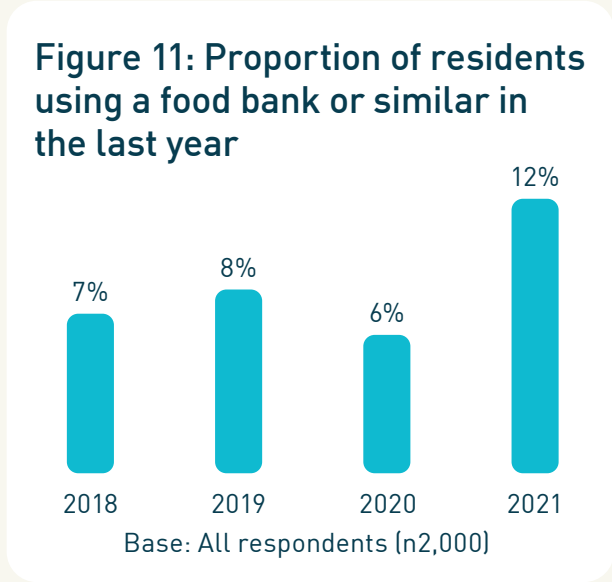
because of other support available during lockdown, this fell slightly in 2020. However, it is a measure of food poverty that has overtaken pre-pandemic levels in this latest survey.

Food banks gained a higher profile during the pandemic with celebrity campaigns, media attention, and local communities coming together to support each other. The dramatic increase in the use of foodbanks this year may be linked to greater awareness and more of them being



available, but coupled with the increase in households going without food, it makes for troubling reading. Clarion Futures has recently partnered with the Trussell Trust to streamline the referral process for those in need. The wider work done by Clarion Futures will no doubt have had a significant impact on holding down these numbers - as did community and government action during the pandemic – but this all points to an immediate and urgent need for benefits and wages to be high enough for families to live on.

26% of those on Universal Credit went without food in the past year, even with the temporary £20 per week Covid uplift.



**Covid-19 pandemic impact on finances**

While The Clarion Index is usually focussed on understanding long-term trends, the wide-reaching impacts of the Covid-19 pandemic over the past 18 months means that some specific questions to understand some more rapid changes have been added to the survey recently. When asked specifically about any impact the pandemic had on their household finances, last year a quarter (25%) of residents said it had a negative impact and this had increased to 31% in summer 2021, suggesting a worsening position for a significant minority. While

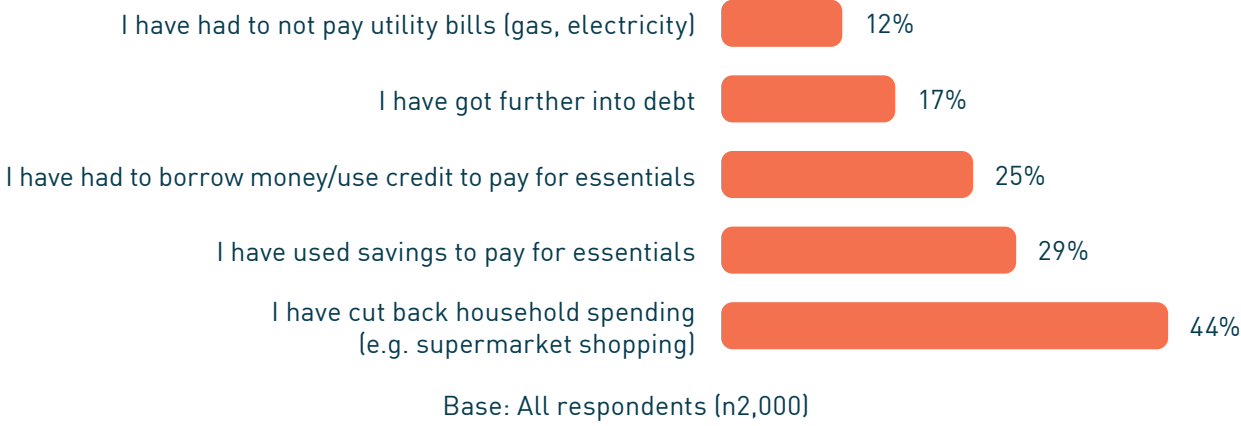
the majority of respondents each year (69% in 2020 and 55% in 2021) said there had been no change to their situation, the proportion of households reporting a positive financial impact increased from just 5% to 8%.

**How household spending has been impacted**

To start to understand how spending behaviour has been impacted by the pandemic, survey respondents were asked if they had to cut back household spending, use savings to pay for essentials, borrow or use credit to buy essentials, got further into debt, or missed utility bills, as a result of Covid-19. Knowing how many of these financial measures have already been taken, and by which groups of residents, will help Clarion Futures to direct the right type of support where it is most needed.

Across these measures, the age group most likely to have taken the most serious actions to manage their household finances were those aged 18-24. For example, they were most likely to have missed a utility bill payment (18%) and/or have got further into debt (25%). Those who had arrears on their rent account of

**Figure 12: Resident household financial behaviour in response to the pandemic**



over £1,000 were the most likely group to have had to miss a utility payment (34%) and/or got further into debt (48%) despite over half (62%) of them having cut back on household spending. To support those really struggling, the Clarion Relief initiative led by Customer Accounts and supported by the Tenancy Sustainment and Clarion Futures teams is trialling a new approach. This offers residents in high arrears ‘breathing space’ from the arrears process and puts them in contact with Money Guidance Officers to help them improve their situation.

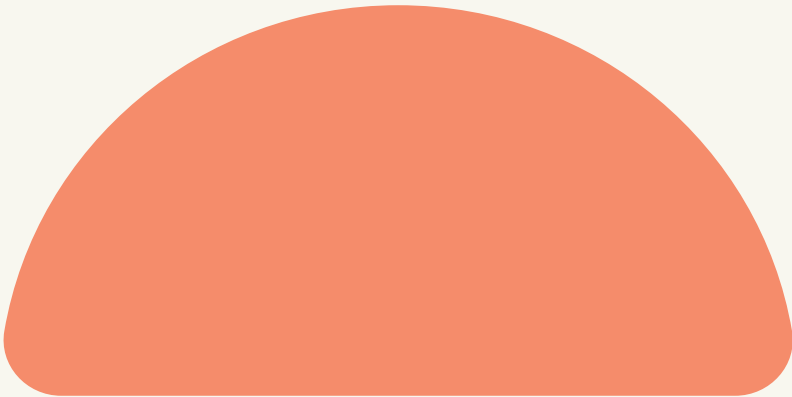
Consistent with those who said they were worried about money and going without food, of all the sub-groups in the survey, those in receipt of Universal Credit were most likely to have been unable to pay a utility bill (20%) and/or got further into debt (30%). The same group were also significantly more likely (57%) to have cut back on household spending than those not in receipt of the benefit (38%) and have had to use credit to pay for essentials (41% vs 18%).





# Employment

It's been an unsettled period for those in work, with some industries like hospitality and retail unable to function at times during the pandemic and others working even harder, like health and social care, or deliveries.





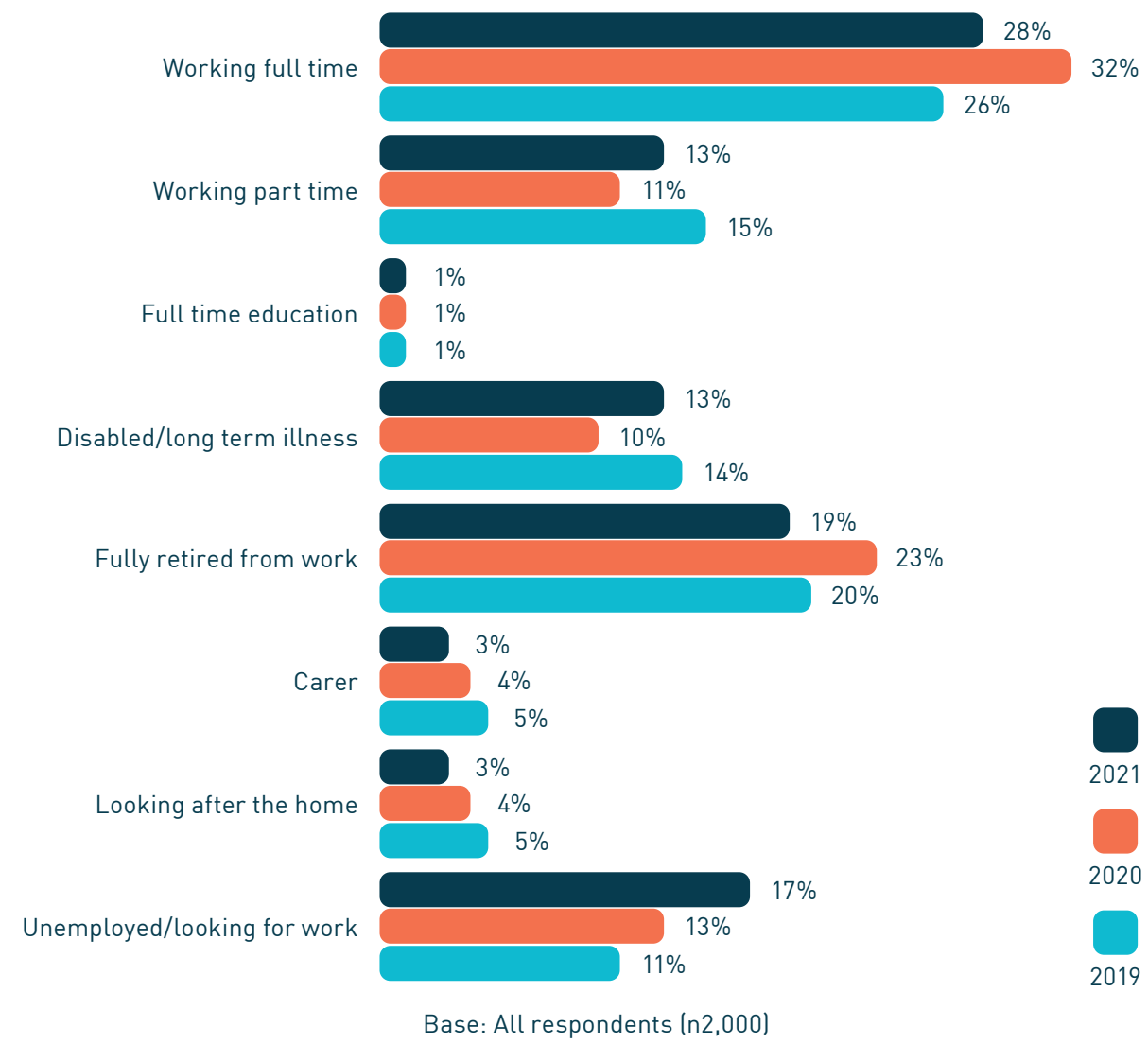
Employment

In 2020 we saw some unexpected changes to employment figures compared with 2019, in particular the proportion of full time workers increasing. We noted this may be a sampling effect because so many more people were at home, able to take part in a survey.

Last summer we saw that 27% of our working residents had been put on furlough, some were working from home more (14%) and regrettably some had already lost their jobs (7%).

Now, more people are returning to work as normal, some employment figures have returned to pre-pandemic levels (or thereabouts, see figure 13). For instance, there has been a decrease in the proportion of residents working full time to 28% (-4%)

Figure 13: Which of the following best describes your status?



The most striking change is the significant increase in the proportion of residents who are unemployed or looking for work, from 13% to 17%. For young residents this is even higher, at 39% of those aged 18-24, though this only a slight increase from 2020 (37%). This high level of unemployment among young people underlines the importance of programmes like Kickstart, which is being spearheaded by Clarion to get this demographic into paid work where they can learn skills for their future.

Unemployment is significantly higher in the North region (24%) than elsewhere (16%), reflecting the need for the Government’s levelling up agenda to improve skills and opportunities outside the South East.

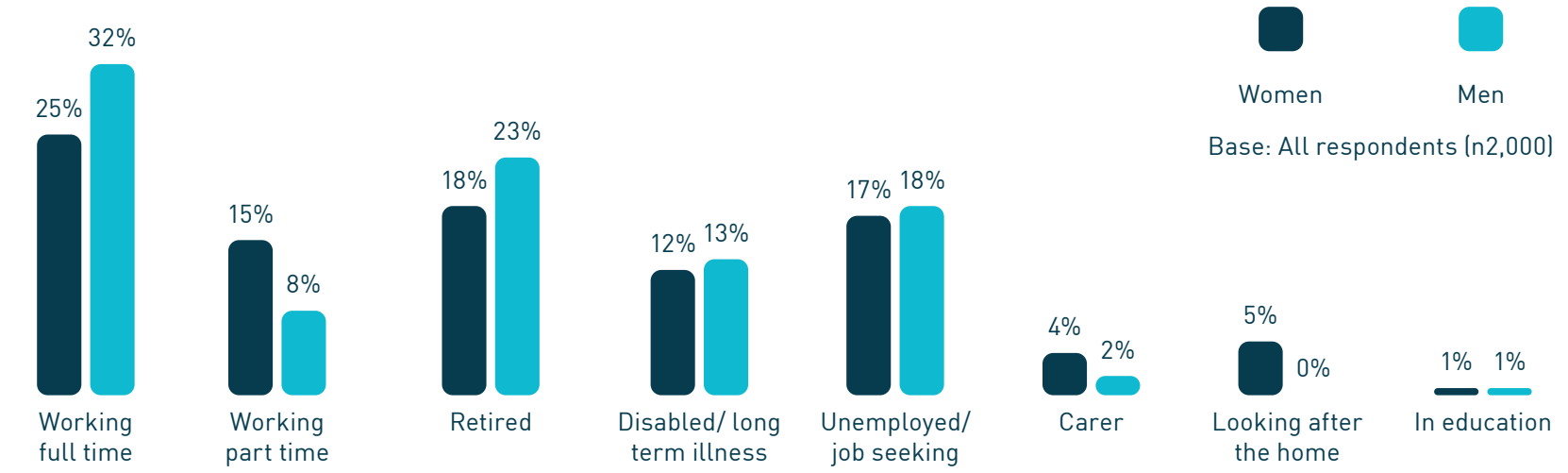
There has been an increase in the proportion of residents not working due to being disabled or having a long term illness to 13% (+3%), but those aged 55-64 are far more likely than average to describe themselves so (31%).

Women are more likely to be working part time (15%) than men (8%), who are more likely to be working full time (32% vs 25%) or retired (23% vs 18% of women).

Around a third of households have at least one adult in paid employment (35%), similar to last year (37%).

49% of working age residents are in paid employment.

Figure 14: Employment status by gender

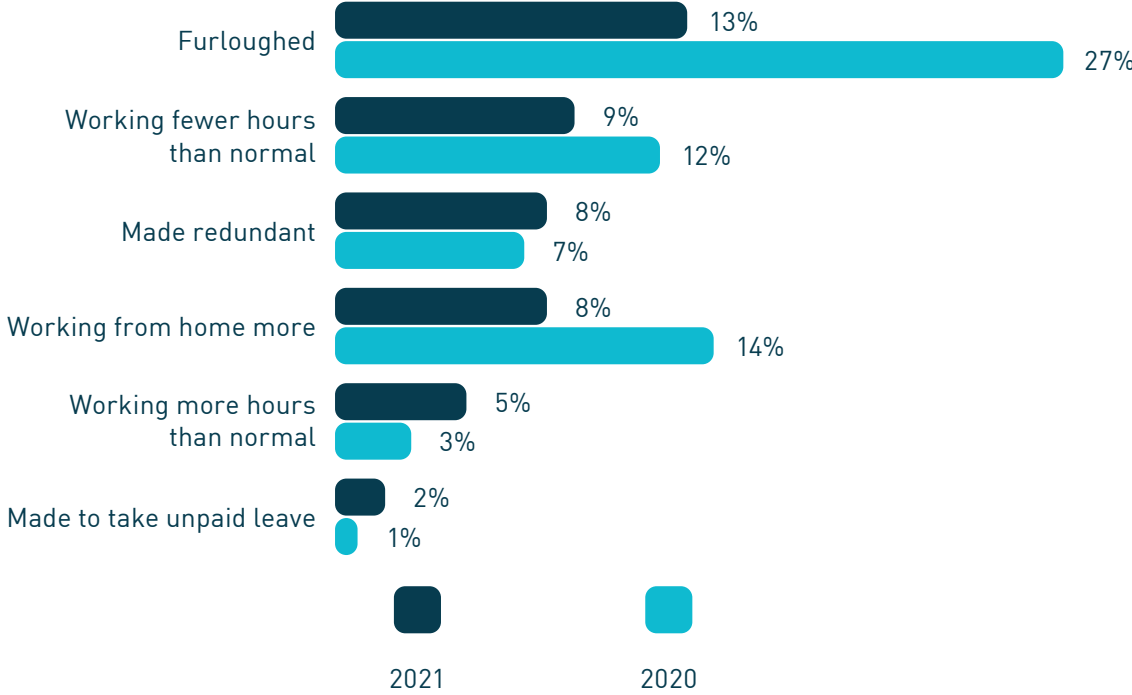




We asked residents how the pandemic had affected their employment. Overall 44% said they were not in work during this period, leaving 56% who were, slightly higher than the usual proportion of residents we see employed (around 50%) suggesting some churn in and out of employment.

This summer, half of working residents said the pandemic was having no impact on their employment, compared to a third last summer. Contributing to this, we see a decrease in each of the changes to employment (see figure 15) – fewer people are working from home (-6%), working fewer hours (-3%) or on furlough (-14%).

Figure 15: How was your employment affected by the pandemic?



Base: Those working pre-pandemic – 2020 (n845), 2021 (n1,112)





# Sustainability

Having previously asked residents about energy use and attitudes to building more homes, this year we have added a range of new questions regarding sustainability and climate change. These issues are of acute importance and are increasingly high profile.





## Sustainability

Clarion aims to put sustainability at the heart of what we do - our new homes and retrofit projects include measures that help to meet energy efficiency standards and contribute to reducing CO<sup>2</sup> emissions.

Reflecting Government’s commitment to addressing climate change and the 26th UN Climate Change Conference of the Parties (COP26) in Glasgow 2021, Clarion has set out an ambitious route to achieve Net Zero Carbon Compatible Homes in our first Sustainable Development Roadmap to 2025. To understand the extent that residents also believe these issues are important, we asked for their views.

As a housing provider, we influence the overall environmental footprint of our residents through the choices we make about the homes and services we provide – including minimising waste and maximising opportunities for recycling and reuse - to help us create happier, healthier and more sustainable communities. We have identified our resource management priorities for 2021/22 along with other environmental and social priorities in our first Social Impact Report<sup>6</sup>.

### Need for more social homes

Two thirds of our residents (68%) agree that there is a need for more social rented homes in their area. Agreement here is similar to last year where 66% believed there was a need for more social rented homes, but there has been a marked decrease from 21% to 16% in disagreement. This five percentage point shift is encouraging, as it points to a reduction in those objecting to new social housing in areas that Clarion already operates in.

Views vary by age, with older age groups (over 55’s) generally more likely to agree that there is a need for more social rented homes in their area – perhaps because they may have adult children or elderly parents living with them who cannot move out, unable to afford private rents.

<sup>[6]</sup> Social Impact Report, Clarion Housing Group, 2019/20

In previous years shared owners have been far less likely to agree that there is a need for more social homes (14% in 2020) but this year there is no significant difference between tenants and shared owners, perhaps pointing to an increased awareness among the ‘squeezed middle’ of the lack of supply for those on lower incomes.

Results also vary slightly by geography, with residents in London more likely to agree there is a need for more social homes in their area than those in the North or East regions (similar to last year).

### Climate change

Around two thirds of our residents (67%) say climate change is important to them personally, and 26% say it is not. The highest proportion of those who agreed are aged over 55 (71%) and 34-54 (69%).

Only 55% of younger residents (age 18-24) – who are most likely to be impacted by climate change over the long term – said that the issue is important to them personally.

While we found this surprising, this is in line with other national statistics – in the survey conducted by Censuswise Research<sup>7</sup> more than 4,000 UK adults were asked

<sup>[7]</sup> ‘Generation woke? Over 55s most likely to recycle’, Censuswise poll for Aviva, December 2019

Figure 16: Proportion of residents who agree that the issue of climate change is important to them personally



about their climate-conscious actions and, in almost every category, the over-55s were most likely to be taking steps already. The 16-24 age group was least likely to take action. Despite high profile activists like Greta Thunberg, it seems that young people are not necessarily the real leaders when it comes to sustainability.

The disparity between tenants and shared owners is most notable with a 20 percentage point difference: 85% of shared owners agreed that climate change is important to them compared with only 65% of tenants.

This is perhaps an indication that shared owners feel more accountable for adapting their property to climate change compared to tenants, who may rely on their landlord to do so.

The difference between residents who live in London and in the North Region was also prominent, with a 16 percentage point difference: 71% of Londoners agreed that the issue of climate change is important compared to 55% of those in the North Region.



Households with no children at home are more concerned with climate change (69%) compared to those with children (62%) which may be linked to the age-related finding where older groups – who are less likely to have children at home - were more likely to say it was important to them.

Keeping homes at a comfortable temperature

Almost three quarters (72%) of our residents find it easy to keep their homes at a comfortable temperature. This is a positive result which means that the majority of our homes are high quality and energy efficient, but also, that our residents can manage their energy bills and minimise their impact on the environment. Of course, the fact that nearly a quarter of residents (24%) say they find it difficult to keep their homes at a comfortable temperature means that significant work still needs to be done. Further analysis of where these residents are, and the sort of properties they live in will ensure that advice and works can continue to be targeted where they are needed most.

The ability to keep the home at a comfortable temperature varies by age, with residents over 75 finding it the easiest (84%) compared to the younger age groups, in particular 18-24 year olds (68%).

In relation to EPC banding, which is the standard energy performance rating of the building (A being the most and G the least efficient) residents living in properties with EPC band A - C find it easier to keep their properties in a comfortable temperature (74%) compared to 69% of the residents living in properties with EPC band D and below.

This result does not vary significantly by occupancy; nor did it vary by working status or geography, with over 70% of the residents across all the regions agreeing that is easy to keep their homes at a comfortable temperature.



Household waste management

This year, we asked our residents how much of their recyclable household waste they recycle and the majority (80%) said that they recycle either all (41%) or most (39%) of their waste.

Older residents (55+) are most likely to recycle all their household waste (49%) compared to younger age groups (18-34 - 34% and 34-54 - 38%). However, younger residents make up some of the gap in relation to recycling most of their waste at (with just above 40% doing this) compared to 35% of the over-55s. This correlates with our finding that older residents are more concerned about climate change, and with the results of the survey of over 4,000 UK adults carried out by Censuswise Research that found that over 55-s are more likely to recycle waste (84%) than other age groups.

Views vary by gender and working status, with female residents most likely to recycle all of their waste (43% compared to 38% of men), and non-working residents more likely to recycle all of their waste (43% compared to 38% of working residents).

There is a noticeable disparity between geographical regions, with residents in North London least likely to be recycling all of their waste (28%) compared to above 40% across other regions. This might be because in London there is a higher proportion of flats compared to other regions, which may affect recycling performance, typically because of a lack of space for storage and difficulty transporting materials to collection points.

Residents with a disability are more likely to recycle of all of their waste (46%) compared to residents without disability (39%). This may be related to the fact that older residents are both more likely to report a disability and are more likely to recycle.

Recycling reduces the economic and environmental costs of sending waste to landfill and because of that, where residents said they did not recycle all or most of their recyclable waste, we asked what might encourage them to do so.

Most frequently residents said simple practical solutions such as more capacity at their home to store the recycling, or more frequent collections would help – both of which may be the responsibility of the local authority. Amongst the top

reasons that would encourage residents to recycle more are:

- A new/extra recycling bin/box/bag (39%) – especially in the East Region (51%)
- Emptying recycling bins more often / more frequent collections (15%)

Less popular but still significant suggestions are:

- More / better access to recycling centres (11%)
- More information about how/what to recycle (10%)
- Help with recycling (e.g. assisted collection) (6%)

While 9% said they were already recycling as much as they can, worryingly, 15% of residents said that nothing would encourage them to recycle more as they are not interested.

Results vary by age with the youngest residents being the most in favour of new or extra recycling amenities but this did not vary by working status or tenure.

Only 20% of residents living in houses would like to see more recycling bins compared to 43% of residents living in flats. This finding supports our earlier suggestion, that the lower levels of reported recycling in North London may be driven by a larger proportion of flats, where it is clearly more difficult to access adequate recycling facilities.





# Communications

Our communication with residents is the key to our relationship with them – customers expect positive, easy communication via a variety of channels that they feel comfortable using. We handle around 6,700 customer contacts each day in our contact centres – around two thirds by telephone but also emails, live chat, social media and Trustpilot.





## Communications

### Channel preference

The preferred channel for tenants finding out information from Clarion depends significantly on whether they are an internet user or not. Half of tenants who are online would prefer a regular email (52%) to keep up to date, and a further 11% would look at our website to find information. Only 29% would like a letter in the post, or 6% leaflets in the post.

For residents not using the internet, obviously there is a clear preference for printed information, such as letters (58%) or leaflets (16%) in the post.

Similarly when choosing how they would prefer to find out their rent payment is due, use of the internet is key – with online residents happy to find out electronically from their online account (38%) or by email (17%). Residents not

using the internet overwhelmingly prefer a letter (68%) but some would prefer a phone call (16%). Interestingly, even among internet users printed letters are not totally out of favour with a third still citing this option (32%).

A new option for residents finding out information and accessing services would be a mobile App and younger residents in particular said they would use this, with 88% of those 18-24 and 85% of those 25-34. These are the age groups mostly likely to be accessing the internet at least several times a day (89%) and using a smart phone. Willingness to use a mobile app decreases with increasing age with only 36% of those aged 65 and over suggesting they might use one.

Interestingly – given an App can be generally considered a more accessible way to access information than a

website - residents with a disability are significantly less likely to say they would use an app than those without (59% vs 71%). Given the high proportion of residents who report having a disability (36%), any App developed would need to be fully accessible, and Clarion would need to demonstrate clearly the benefits and ease of using it.

### Awareness of online services

For tenants with internet access, the Clarion portal can give a simple way to access information and services at a time convenient to them, without waiting on the telephone. Among internet users, awareness of the options is reasonably high (see figure 17) and even in residents who never use the internet, around half are aware of the options available.

### Wider services

Despite high levels of awareness of our online offers, awareness of our wider services as a landlord continue to decline, from a high in 2017, just before changes were made to the law to alter how we could market these services to residents.

The majority of tenants continue to be unaware of support services offered by Clarion (57%), and middle aged residents, those aged, 35-54 year olds in particular are more likely to be unaware of these services (63%).

Those who use the internet were more likely to be aware of household financial guidance (34%), work, training and apprenticeships (32%), and building confidence online (26%), when compared to those who do not.

Figure 17: Did you know you could do the following things online?

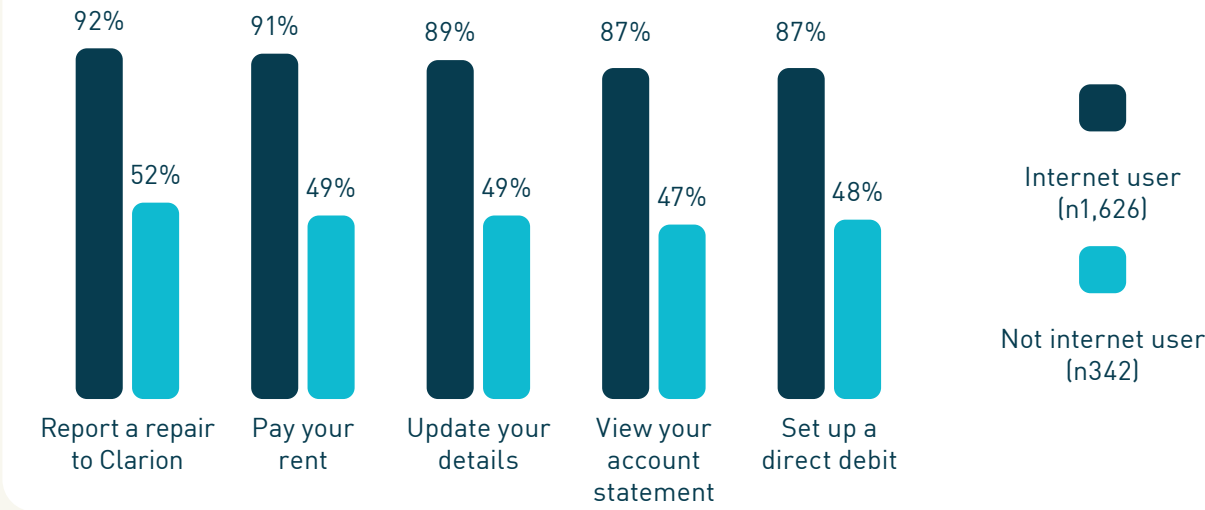
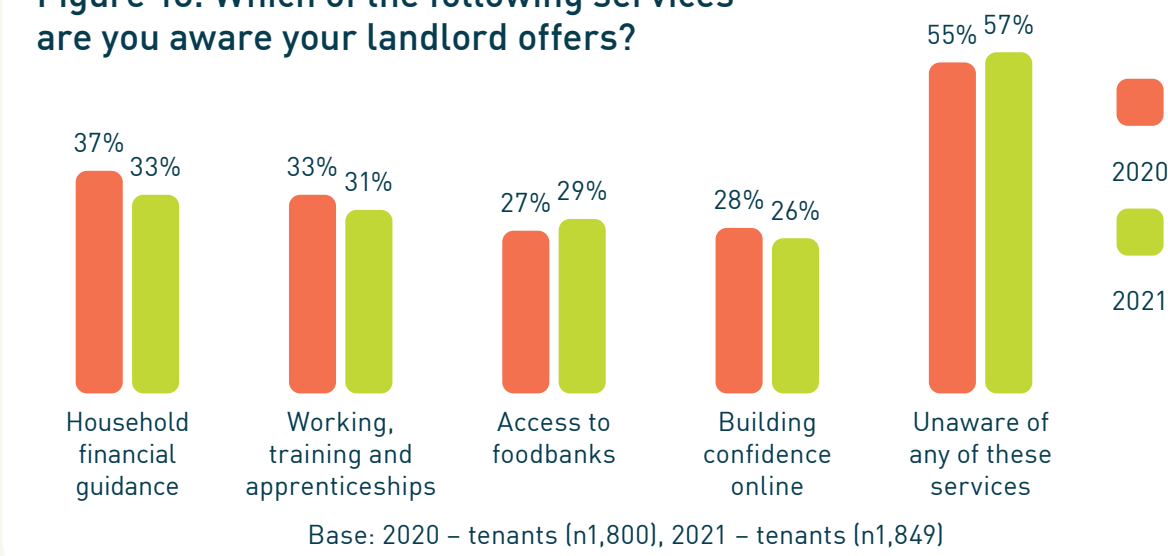


Figure 18: Which of the following services are you aware your landlord offers?





### Contact with Clarion

The vast majority of residents, 92%, said they had been in contact with Clarion in the last 12 months. This is a significant increase on last year, when 71% of residents said they had. The increase may be people catching up on repairs and essential services after the disruption of lockdown.

The telephone is the channel most commonly used, with 89% of those who had made contact using this method; second most common, but a long way behind is email, used by 19% of those who had been in touch. More modern online methods, like live web chat, web form or social media have only been used by a handful of residents (1%, 1% and 2% respectively), mainly by those aged under 45.

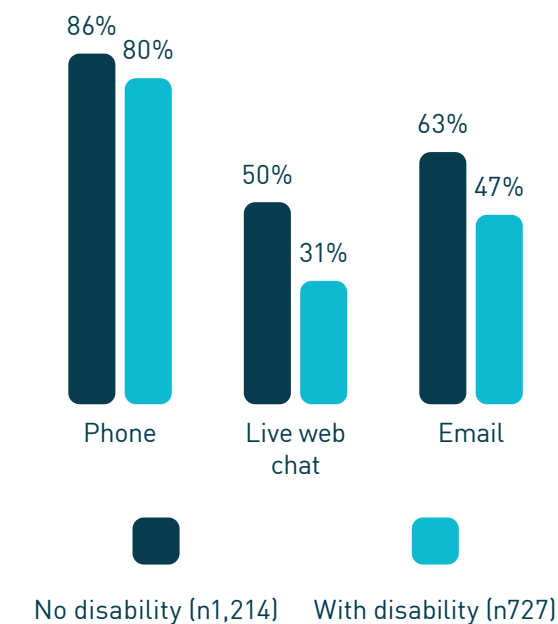
Most residents say they feel confident contacting Clarion by telephone (84%); this doesn't vary significantly by age but residents with a disability are less likely than those without to feel confident calling (80% vs 86%).

Far fewer residents feel confident contacting Clarion via live webchat (43%) or email (57%) and here levels of confidence do vary greatly by age, as well as disability status.

In both cases, confidence is highest in young residents and decreases steadily with increasing age. For live web chat, 61% of 18-24s feel confident, compared to 13% of those 75 and over and for email, 78% of young residents vs 20% of the over 75s feel confident.

For residents with a disability, the difference in confidence with online contact channels is greater than for the telephone, with only 31% of residents with a disability feeling confident contacting us by webchat and 47% by email.

**Figure 19: How confident would you feel contacting Clarion by the following methods (net confident figure)?**





# Digital

Being online was a lifeline for many people during the last 18 months, allowing users to shop for essentials, stay up to date and keep in touch with friends and family.

It is also the only way to apply for Universal Credit, and search and apply for many jobs now, making using the Internet an essential skill for many.





Digital

Being online offers significant benefits to the individual, which those who are digitally excluded are missing out on. Back in 2015, the Centre for Economics and Business Research<sup>8</sup> (CEBR) identified five key areas in which individuals who acquire basic digital skills are able to benefit.

They found that by being digitally active people could increase their earnings (between 3% and 10%), improve their chances of finding work if unemployed, shop cheaper (13% cheaper on average than in-store), connect and communicate more frequently, save time by accessing government services and banking online (around 30 minutes per transaction).

In addition to those benefits, we all saw how important it was to be able to get online during lockdown, to both individual wellbeing, finances and household management.

Internet access will have enabled residents to shop while shielding, stay in touch with friends and family on social media and via apps and for parents, navigate the maze of online home-schooling. With no Council offices open, it was also the only way to apply for universal credit or government support if required.

To support this, Clarion Futures’ digital device loan scheme grew significantly during the pandemic, providing easy access to tablets and laptops to customers undergoing digital training, community groups and local schools.

According to the latest figures from the Office for National Statistics<sup>9</sup> currently 97% of GB households have access to the internet. Following a plateau for a few years prior to 2019, this has risen sharply, from 90% to 97% of households in only three years.

Since 2011, when just 57% of Affinity Sutton residents (now part of Clarion) were online, the yearly increase and subsequent levelling-off of residents

81% of Clarion residents access the internet.

getting online ran parallel to the national trend, tracking it at around 10% below ONS figures. Following a significant rise from 76% to 81% in 2019 where we closed the gap a little between our residents and the GB population, it is disappointing to see the figure holding for another year at 81% while the national figure increased. Given how essential online services have been over the past 18 months it is somewhat surprising to see no increase in residents being online since 2019.

While the overall picture for Clarion residents is static, in the areas with space for growth in the future – among older groups – we are seeing some increases. The graph at figure 21 shows that there has been a notable increase over the past two years among those aged 55-74. This reflects what the ONS have found; that digital growth is happening among older people, partially because most younger groups have reached saturation point. The gap between the younger retirees and the eldest group is widening as the over 75s are the only group where fewer than half are online.

[8] Digital skills CEBR analysis for Tinder Foundation, 2015  
[9] Statista, 2021

Figure 20: Internet access over time

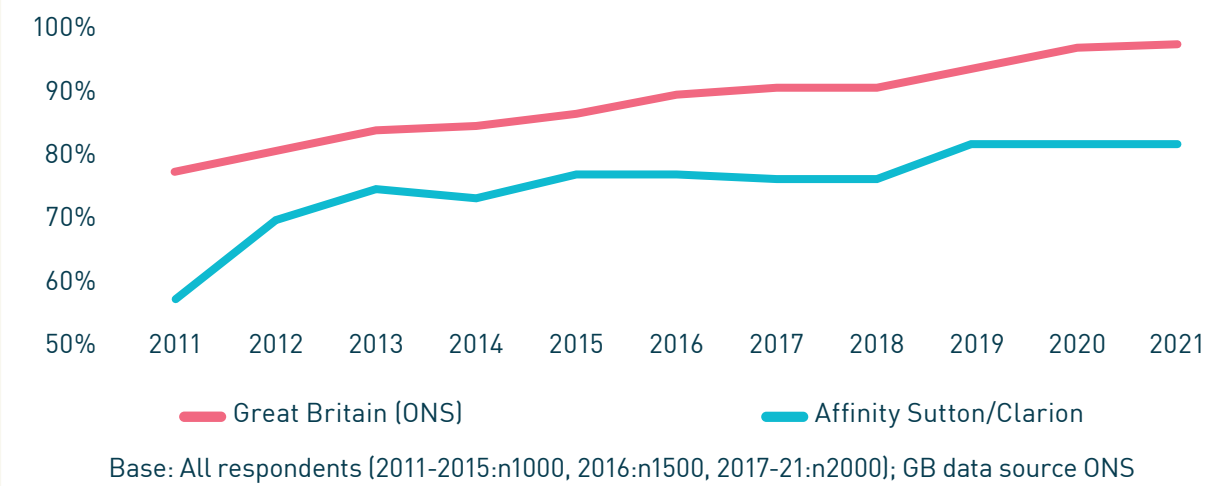


Figure 21: Internet access by age and year

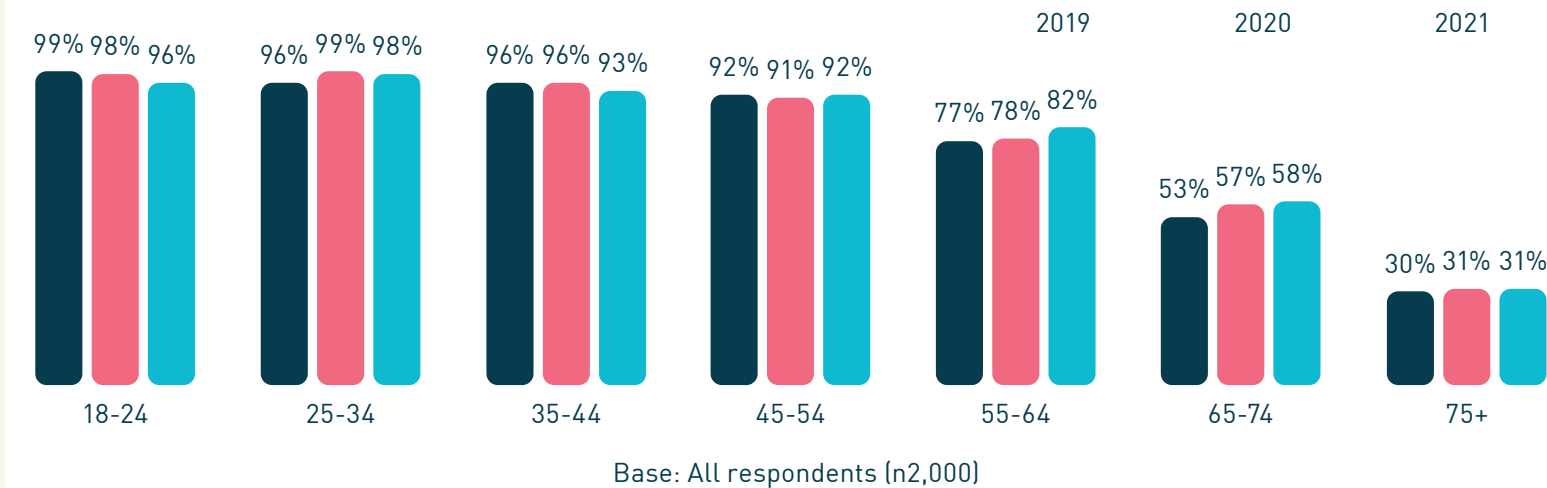
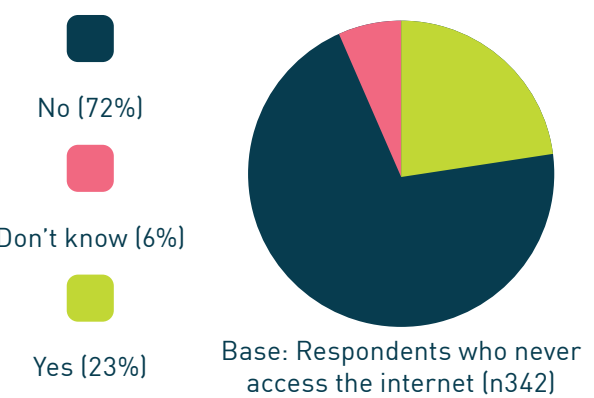




Figure 22: Do you feel like you miss out on information by not using the internet?



The benefits of being online are well documented, so we asked those residents who say they do not have access to the internet if they feel they are missing out. A surprising 72% of them said they do not feel they are missing out. This suggests that there is little point in trying to encourage these residents to get online without fully explaining the benefits. For the 23% who say they do feel they are missing out, the Clarion Futures Money and Digital Team are available to support them to get online and build their confidence to get the most out of it.

Frequency

While the proportion of residents getting online has plateaued, there have been some shifts in the frequency of access over the past few years.

In 2017, fewer than half of our residents (47%) said they used the internet multiple times a day, a figure that increased steadily to a peak of 69% last year, before dropping off to 62% this year. We will not know until next year, whether this fall-off in accessing the internet repeatedly each day is a lasting feature of post-lockdown online fatigue, or if it is a temporary outcome. Being able to track this sort of

Figure 23: How often do you use the internet?

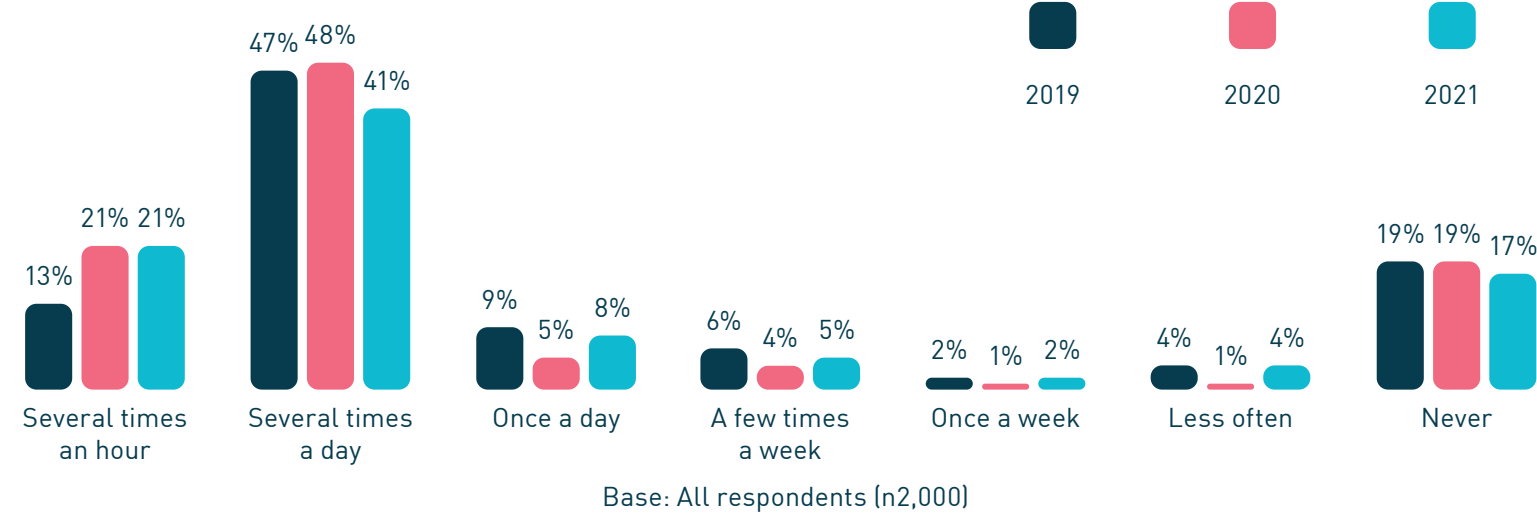
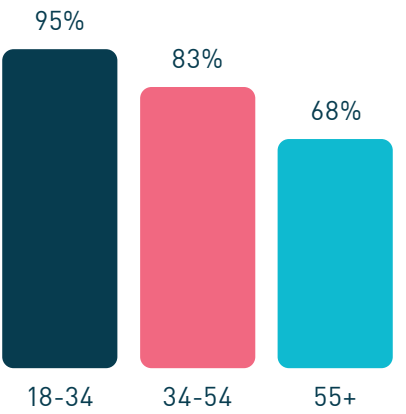


Figure 24: How confident are you using services online? (% confident)



Online accounts

Recognising the growing proportion of residents with internet access who enjoy the expediency of online services, Clarion offers an online account where residents can pay their rent, report repairs and view their rent account. When asked, 58% of online residents said they had a Clarion account and 59% of these said that convenience was the reason they signed up. However, 15% of internet users said they had a Clarion account but do not use it. Further insight is needed to understand whether there are usability issues or they have simply not needed to use the service since signing up.

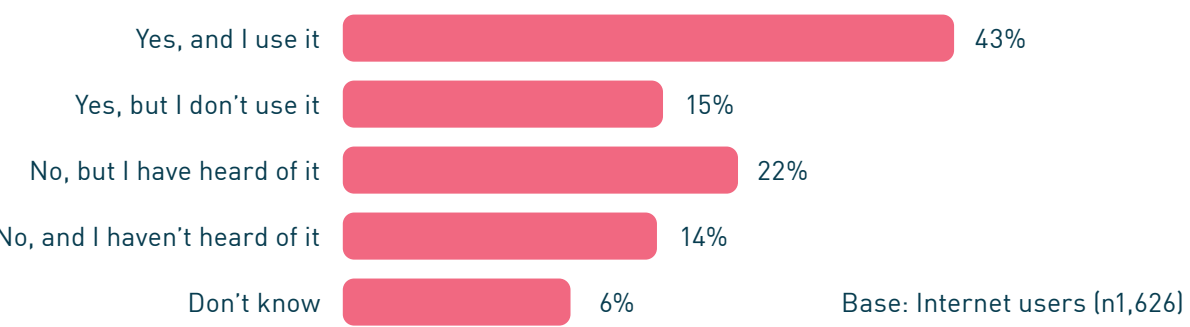
trend is a key benefit of this sort of long-term study.

A fifth of residents (27% of internet users) now use the internet several times an hour. This is strongly driven by age, as over two thirds of these high frequency users (68%) are aged under 45.

Confidence

Being able to access the internet is a distinct advantage to households looking to save on bills, research the best deals, and communicate with friends and family. But being able to get online is only part of the picture; we know that confident, fully connected customers have far more options available to them than those who are anxious about transacting online or perhaps just use email. We asked residents how confident they were using services online, as opposed to just browsing for information, and found that 82% were either very, or quite confident. Figure 24 shows, as with internet access, this finding is driven largely by age. Although they are able to get online, older digitally connected residents tend to be less confident using web-based services.

Figure 25: Do you have a Clarion online account?





## Methodology

Market Research Society registered agency Enventure Research was commissioned to undertake this year's resident survey with randomised customer contact details provided by Clarion.

A similar methodology was used to the surveys of previous years and telephone interviews were carried out with a representative sample of 2,000 residents. Quotas were used for age, gender and region. All calls were completed between 1 June and 7 July 2021.

The questionnaire included a number of the same or similar 'tracking' questions and also new questions were developed. The questionnaire this year included a number of new questions specifically related to the ongoing coronavirus pandemic and how the subsequent lockdown restrictions had affected residents' lives. The design

closely replicated the order that similar questions had appeared in previous years to ensure results were comparable and it was timed to be no more than 15 minutes long to prevent incomplete interviews.

To ensure the survey was as inclusive as possible, calls were made at different times of day including evenings and weekends.

Where Clarion data since 2017 is cited, the source is Enventure Research, where Affinity Sutton resident data from 2012 and 2013 is cited the source is DJS Research Ltd, where figures for 2014-16 and 2011 are used the source is Qa Research Ltd.

There are likely to be interactions between the different demographics reported in this publication. This report mainly focuses on individual characteristics, so differences cited here cannot necessarily be attributed directly to the characteristic being described.

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